

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : PINNELL, Nigel  
Serial No. : 09/641,896  
Filed : August 18, 2000  
For : SYSTEM AND METHOD FOR  
SINGLE USE PAYMENT INSTRUMENT  
Group Art Unit : 3621  
Examiner : Worjloh, Jalatee

11/4  
3/2/04  
me

APPEAL BRIEF

Commissioner of Patents  
Mail Stop Appeal Brief-Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RECEIVED  
MAR 01 2004  
GROUP 3600

Sir:

This is an Appeal Brief under 37 C.F.R. § 1.192 in connection with the decision of the Examiner mailed on February 27, 2003. Each of the topics required by Rule 192 is presented herewith and is labeled appropriately.

(1) **Real Party In Interest**

The real party in interest is Citicorp Development Center, Inc.

(2) **Related Appeals And Interferences**

There are no other appeals or interferences related to this case.

(3) **Status Of Claims**

Claims 1-58 are pending and all have been rejected.

No claims have been allowed.

No claims have been withdrawn.

No claims have been canceled.

Claims 1-58 are hereby appealed.

**(4) Status Of Amendments**

There are no amendments after final rejection.

**(5) Summary Of The Invention**

Applicant's invention involves a system and method for performing an on-line transaction using a single-use payment instrument in which a customer, such as an Internet purchaser, is provided a one-off, single-use payment token or instrument that will still settle and clear through existing credit card payment mechanisms. There is no need for any special accommodation with the Internet vendor in order for the customer to take advantage of this instrument. Any vendor that is set up to accept credit card transactions by the input of a credit card number and a card expiration date can also be provided with the one-off payment instrument that would then, as far as that vendor is concerned, settle through the usual credit card channels. The card expiration date is the month/year card expiration date which a customer must provide in a standard credit card transaction, and the present invention utilizes a card expiration date which is fabricated, because there is no real card involved. See, e.g., p. 3, lines 6-18.

The invention utilizes computer hardware and software, such as the computing device of a customer, which can be the customer's personal computer (PC), the customer's bank's home banking server, the bank's card authorization server, a vendor's website server, and the vendor's credit card acquirer, coupled to one another over a network, which can be a global network, such as the Internet. Applicant's invention enables the customer to perform an on-line transaction with a vendor using the single-use payment instrument, for example, by entering details of the on-line transaction at the customer's PC coupled to the customer's bank's home banking server over the network. The transaction details include, for example, a payment amount for the transaction, which is received by the home banking server from the computing device of the customer over the network. See, e.g., p. 3, lines 19-30.

According to Applicant's invention, upon receiving the details for the on-line transaction with the vendor from the customer, the customer is prompted by the home banking server to enter a selection for a source of funds for the transaction from a plurality of nomination options, such as a credit card account, a checking account, or a savings account. The home banking server receives the customer's nomination of the source of funds for the transaction from the customer's computing device over the network. The home banking server verifies an availability of funds for the payment amount for the transaction in the nominated source of funds and reserves funds sufficient for the payment amount in the nominated source of funds. The funds can be reserved for a predetermined expiry period. The predetermined expiry period, as distinguished from the fabricated card expiration date, is typically a short period of hours or days for which the payment instrument is valid, but it is not provided to the customer to use in the transaction. See, e.g., p. 4, lines 1-14.

In addition, the home banking server generates details of a payment instrument for the transaction corresponding to the transaction details, such as the payment amount for the transaction and a unique identification number for the transaction. Further, the transaction details generated by the home banking server can include a predetermined expiry for the payment instrument. Additionally, the identification number can have an embedded bank identification number for routing the request for authorization to an appropriate authorization server, and the identification number can be generated from a characteristic range of numbers identifiable by a web site server of the vendor as offering superior authentication. A record of the payment instrument details is stored by the home banking server in a database of one or both of the home banking server and a credit card authorization server of the bank. The home banking server also provides the payment instrument details to the customer at the customer's computing device over the network for use by the customer in the transaction with the vendor. See, e.g., p. 4, lines 15-28.

The customer at the customer's computing device sends the payment instrument details over the network to the vendor's website server to pay for the transaction with the vendor. The vendor's website server presents the payment instrument details to the vendor's credit card acquirer service. In turn, the vendor's credit card acquirer service

presents the payment instrument details to the bank's credit card authorization server for authorization. Upon receiving the request for authorization of the transaction for the customer by the bank's credit card authorization server, if the request for authorization according to the payment instrument details corresponds to the stored record of the payment instrument details, the authorization server sends an authorization for the transaction for the customer via the vendor's credit card acquirer service to the vendor's website server. See, e.g., p. 4, line 29-p. 5, line 10.

If the payment instrument details include the predetermined expiry for the payment instrument, the transaction is authorized by the credit card authorization server if the request for authorization is received within the predetermined expiry of the payment instrument. The banking server also debits the nominated source of funds for the payment amount and removes the stored record of the payment. Thus, Applicant's invention allows an Internet customer to be issued a one-off, single use payment token or instrument, through a bank with whom he or she maintains a checking or credit account. The bank debits the customer's checking or credit card account for the requested value of the token or instrument which depends on the cost of the product or service which is the subject of a proposed transaction. The bank may also specify a transaction period during which the token or instrument is valid and not valid at any other times. See, e.g., p. 5, lines 11-23.

The single-use payment token or instrument according to Applicant's invention is distinguished from a debit or credit card-like instrument in that the customer is able to choose the source of the money for each transaction from among various accounts of the customer. Thus, the customer is able to nominate a particular source of funds for a particular transaction, the nominated source is checked for availability of credit or funds, and the funds are earmarked to be reserved for the same period as the expiry of the token or instrument. There is no need for special accommodation with Internet vendors in order for customers to take advantage of the instrument. Any vendor that is set up to accept credit card transactions by the input of a credit card number and a card expiration date can also be provided with the one-off payment instrument, that would then, as far as

that vendor is concerned, settle through the usual credit card channels. See, e.g., p. 5, line 24-p. 6, line 5.

**(6) Issues**

a) Whether the Examiner's rejection of claims 1-5, 8-11, 15-17, 23, 24, 29, 30, 38-45, 56, and 57 under 35 U.S.C. § 102(e) as being anticipated by Bartoli, et al. (U.S. Patent No. 6,047,268) is proper.

b) Whether the Examiner's rejection of claims 6 and 7 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Leher, et al. (International Publication No. WO 95/26536) is proper.

c) Whether the Examiner's rejection of claims 12-14 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Tedesco, et al. (U.S. Patent No. 6,282,523) is proper.

d) Whether the Examiner's rejection of claims 18 and 46 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Mori, et al. (U.S. Patent No. 6,073,839) is proper.

e) Whether the Examiner's rejection of claims 19-22, 47, and 48 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Van Horne (European Patent No. EP 0 899 925) is proper.

f) Whether the Examiner's rejection of claims 25-28 and 49-52 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Wolff (U.S. Patent No. 6,247,047) is proper.

g) Whether the Examiner's rejection of claims 31-33 and 53-55 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Moore, et al. (U.S. Patent No. 6,330,575) is proper.

h) Whether the Examiner's rejection of claim 34 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Franklin, et al. (U.S. Patent No. 5,883,810) is proper.

i) Whether the Examiner's rejection of claim 35 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Adams (European Patent No. 0 485 090 A 2) is proper.

j) Whether the Examiner's rejection of claim 36 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Tsakanikas (U.S. Patent No. 5,570,465) is proper.

k) Whether the Examiner's rejection of claim 37 under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Cozzi ("Embedded SQL in RPG") is proper.

l) Whether the Examiner's rejection of claim 58 under 35 U.S.C. 103(a) as being unpatentable over Linehan (U.S. Patent No. 6,327,578) in view of Bartoli, et al. (U.S. Patent No. 6,047,268) is proper.

**(7) Grouping of Claims**

Claims 1-58 are arranged into the groups listed below. Claims within a group stand and fall together. Groups of claims, however, do not stand or fall together with other groups of claims.

<b>GROUP</b>	<b>CLAIMS</b>
I	1-5, 8-11, 15-17, 23, 24, 29, 30, 38-45, 56, and 57
II	6 and 7
III	12-14
IV	18 and 46
V	19-22, 47, and 48
VI	25-28 and 49-52
VII	31-33 and 53-55
VIII	34
IX	35
X	36
XI	37
XII	58

(8) **Argument**

**The Rejection of Claims 1-5, 8-11, 15-17, 23, 24, 29, 30, 38-45, 56, and 57 as Anticipated by Bartoli, et al. Is Improper**

Specifically, independent method claims 1, 56, and 57 and independent system claim 38 propose a method and system for performing an on-line transaction with a vendor using a single-use payment instrument which involves the receipt from the customer of transaction details and a nomination of a source of funds for the transaction and verification of sufficient funds in the nominated source, whereupon details of the single-use payment instrument are generated and provided to the customer for use in the transaction with the vendor, and the transaction with the vendor is authorized for the customer upon receiving a request for the authorization according to the payment instrument details.

Independent claim 56 proposes further that the details of the payment instrument are generated specific to the transaction corresponding to the transaction details and include, among other details, the payment amount for the transaction and a unique identification number for the transaction embedded with a bank identification number for routing the request for authorization to an authorization server. In addition, independent claim 57 proposes further that the unique identification number generated with the other details of the transaction is selected from a characteristic range of numbers identifiable by a web site server of the vendor as an authenticating number.

The Examiner considers that Bartoli et al. reads on independent claims 1, 38, 56, and 57. On the contrary, rather than a method and system for performing an on-line transaction with a vendor using a single-use payment instrument according to claims 1, 38, 56, and 57, Bartoli et al. teach a method and system for authenticating transactions over the Internet by a billing service using cookies stored on the user's browser. It is true that Bartoli et al. teach that details for an on-line transaction with the vendor are received from the customer. However, according to Bartoli et al., such transaction details cannot be received from the customer unless (a) the vendor has subscribed in advance to the billing service and (b) the customer has registered in advance with the same billing



service. Only if those two prerequisites are met can the customer send a request to the vendor to purchase an item through the customer's account with the billing system, which the vendor in turn sends to the billing system. At the same time, the customer's browser returns a cookie previously stored on the browser as part of the registration process to the billing system for authentication and authorization. See, e.g., Bartoli et al., Col. 5, lines 45-59.

Thus, Bartoli et al. impose as a prerequisite for receiving such transaction details that the on-line vendor must first have entered a billing agreement with the billing service before any customer can shop with the vendor. See, e.g., Bartoli et al., Col. 5, lines 47-50; Col 7, lines 6-28. Applicant's claimed invention does not impose such a prerequisite, and on the contrary, as pointed out in the application, a key advantage of Applicant's invention is that there is no need for a special accommodation with the Internet vendor in order for customers to use the payment instrument according to Applicant's invention, as any vendor that accepts credit card transactions can accept and process payment via the payment instrument of Applicant's invention the same as a credit card transaction. See, e.g., p. 3, lines 9-14.

Further, Bartoli et al., imposes as an additional pre-condition that the customer also must first have registered with the same billing service as the subscribing vendor in order to shop with the particular vendor. See, e.g., Bartoli et al., Col. 4, line 37-Col. 5, line 44; Col 7, lines 6-28. Likewise, Applicant's invention does not impose such a precondition, and on the contrary, no billing service is involved in Applicant's invention, so it follows that there is no need for the customer to register with any billing service before shopping with any on-line vendor that accepts credit card transactions according to Applicant's invention.

Bartoli et al. also teach that, as a pre-condition for shopping on line with subscribing vendors, the customer must have registered in advance with the billing service and, as part of the advance registration process, must have furnished his choice of direct billing or billing through a credit or debit card via the billing service. See, e.g., Bartoli et al., Col. 4, line 37-Col. 5, line 44; Col 7, lines 6-28. However, as already

noted, Applicant's invention does not impose such a pre-condition, and there is no need for the customer to pre-register with a billing service and pre-designate a source of funds before being allowed to shop with on-line vendors. Instead, according to Applicant's invention, the customer simply enters his selection of a source of funds for the transaction in the same shopping session in which he enters details for the on-line transaction with the vendor.

The billing system of Bartoli et al. authorizes the transaction only if both the customer and vendor are pre-registered in the billing system, the customer is in good standing with the billing system, and the purchase is within customer-specified and billing system-specified limits. See, e.g., Bartoli, et al., Col 7, lines 6-28. Further, Bartoli et al. do not teach or suggest generating details of a single-use payment instrument, which is a defined term according to Applicant's invention, that includes the payment amount, a unique identification number with an embedded bank identification number for routing a request for authorization to an authorization server, and an expiry. See, e.g., p. 4, lines 17-24. On the contrary, Bartoli et al. teach that after the billing system authenticates the customer, it generates nothing more than an authorization token. See, e.g., Bartoli et al., Col. 7, lines 35-49.

Neither do Bartoli et al. teach or suggest providing the customer with single-use payment instrument details as recited in claims 1, 38, 56, and 57, but instead, Bartoli et al. teach that the billing system simply sends the authorization token to the customer for the customer's approval. See, e.g., Bartoli et al., Col. 7, lines 35-49. Further, instead of receiving a request for authorization of the transaction with the vendor for the customer according to the payment instrument details as recited in claims 1, 38, 56, and 57, the billing system of Bartoli et al. uses information in a cookie received from the customer's browser to authenticate the customer if both the customer and vendor are registered in the billing system, the customer is in good standing with the billing system, and the purchase is within customer-specified and billing system-specified limits. See, e.g., Bartoli et al., Col. 5, line 60-Col. 6, line 6; Col 7, lines 6-28.

Regarding claim 56, the Examiner considers that Bartoli et al. do not disclose generating details of the single-use payment instrument for the transaction that includes a unique identification number for the transaction embedded with a bank identification number for routing the request for authorization to an authorization server as recited in claim 56. However, the Examiner “presumes” that the authorization request of Bartoli et al. includes the unique identification number for the transaction embedded with a bank identification number for routing the request for authorization to an authorization server as recited in claim 56. Contrary to the Examiner’s presumption, however, Bartoli et al. clearly teach that the merchant’s authorization request consists only of a merchant ID, a time-stamp, an optional merchant transaction ID or order number, a transaction amount, and “optional other order data such as type of request and expiration date for an offer”. See, e.g., Bartoli et al., Col. 8, lines 29-33.

Regarding claim 57, the Examiner considers that Bartoli et al. do not disclose generating details of the single-use payment instrument for the transaction that includes the unique identification number for the transaction selected from a characteristic range of numbers identifiable by a web site server of the vendor as an authenticating number as recited in claim 57. However, the Examiner likewise “presumes” that the authorization request of Bartoli et al. includes the unique identification number for the transaction selected from a characteristic range of numbers identifiable by a web site server of the vendor as an authenticating number as recited in claim 57. Likewise, as noted above, contrary to the Examiner’s presumption, Bartoli et al. clearly teach that the merchant’s authorization request consists only of a merchant ID, a time-stamp, an optional merchant transaction ID or order number, a transaction amount, and “optional other order data such as type of request and expiration date for an offer”. See, e.g., Bartoli et al., Col. 8, lines 29-33

Consequently, Bartoli et al. do not disclose, nor even suggest, the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument as recited in claims 1, 38, 56, and/or 57. Because each and every element as set forth in independent claims 1, 38, 56, and/or 57 is not found, either expressly or inherently in Bartoli et al.,

the Examiner has failed to establish the required *prima facie* case of unpatentability. See Verdegaal Bros. v. Union Oil Co. of California, 814 F.2d 628 (Fed. Cir. 1987); See also MPEP §2131.

The Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1, 38, 56, and 57 and similarly has failed to establish a *prima facie* case of unpatentability for claims 2-5, 8-11, 15-17, 23, 24, 29, and 30 that depend on claim 1 and claims 39-45 that depend on claim 38 and which recite further specific elements that have no reasonable correspondence with the reference.

For example, claims 2-5 depending on claim 1 and claims 39-45 depending on claim 38 propose further that the transaction details, including the payment amount, are received by a home banking server from the customer's computing device over a global network. For another example, claims 8-11 depending on claim 1 propose further that the nomination of funds for the customer is received over the global network from the customer's computing device by the home banking server, which verifies the availability of the funds for the payment. For a further example, claims 15-17 depending on claim 1 propose further that the details of the payment instrument are specific to the transaction and include the payment amount and a unique identification number for the transaction, as well as a fabricated card expiration date.

As an additional example, claims 23 and 24 depending on claim 1 propose further that the single-use payment instrument details provided to the customer include the payment amount, the unique transaction identification number for the payment instrument, and the fabricated card expiration date. As a still further example, claims 29 and 30 that depend on claim 1 propose further that the request for authorization includes the payment amount and the unique transaction identification number and an expiry for the payment instrument.

**The Combination of Bartoli, et al. and Leher, et al. to Reject  
Claims 6 and 7 Is Improper**

Regarding claims 6-7 depending on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except receiving the customer's nomination of a source of funds for the customer's on-line transaction from among several options, including one or more of a credit card account, a checking account, and a savings account as recited in claims 6-7, which the Examiner considers to be taught by Leher et al. As noted above, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claims 6-7 that depend on claim 1, and Leher et al. fails to remedy the deficiencies of Bartoli et al. On the contrary, Leher et al. teaches a method and system for selecting and ordering products that allows a consumer to access and request information relating to the consumer's credit card account, debit card account, and accounts containing funds available for electronic transfer and to display, input, modify or delete information. See, e.g., Leher et al., p. 4, line 7-p. 5, line 26; p. 40, line 21-p. 41, line 2.

Consequently, Bartoli et al. and Leher et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the customer's nomination of a source of funds is received for the on-line transaction from among several options, including one or more of a credit card account, a checking account, and a savings account as recited in claims 6-7. Because the cited references, either alone or in combination, do not teach the limitations of claims 6-7, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Tedesco, et al. to  
Reject Claims 12-14 Is Improper**

Regarding claims 12-14 that depend on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except reserving funds in the nominated account sufficient for payment for an on-line transaction with the single-use payment instrument for a predetermined expiry period by a home banking server as recited in claims 12-14, which the Examiner considers to be taught by Tedesco et al. As previously noted, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claims 12-14 that depend on claim 1, and Tedesco et al. fails to remedy the deficiencies of Bartoli et al. On the contrary, Tedesco et al. teaches a method and apparatus that allows a bank customer to put a hold on his checking account to cover a check, which the holder of the check can verify with the bank using a code given to the bank customer for that purpose by the bank. See, e.g., Tedesco et al., Abstract.

Consequently, Bartoli et al. and Tedesco et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which a home banking server reserves funds in an account nominated by the customer sufficient for payment for the on-line transaction with the single-use payment instrument as recited in claims 12-14. Because the cited references, either alone or in combination, do not teach the limitations of claims 12-14, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Mori, et al. to  
Reject Claims 18 and 46 Is Improper**

Regarding claim 18 that depends on claim 1 and claim 46 that depends on claim 38, the Examiner considers that Bartoli et al. teach each and every claimed element except generating the details of the single-use payment instrument specific to the transaction by the home banking server as recited in claims 18 and 46, which the Examiner consider to be taught by Mori et al. However, Mori et al. fails to remedy the deficiencies of Bartoli et al.. As already noted, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 38 and similarly has failed to establish a *prima facie* case of unpatentability for claim 18 that depends on claim 1 and claim 46 that depends on claim 38, and Mori et al. fails to remedy the deficiencies of Bartoli et al. On the contrary, Mori et al. teaches a server system storing electronic transaction procedures, such as means of payment settlement, amount of the deal, the purchased commodity, and the financial institutions participating in the payment settlement, which is distributed through a network, and when the buyer inputs settlement information, that information is sent to the transaction server, which generates an electronic transaction ID for identifying the particular transaction procedure. See, e.g., Mori et al., Col 1, line 8-Col 2, line 9; Col 2, lines 20-52; Col 16, lines 26-29.

Consequently, Bartoli et al. and Mori et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the details of the single-use payment instrument specific to the transaction are generated for the customer by the home banking server as recited in claims 18 and 46. Because the cited references, either alone or in combination, do not teach the limitations of claims 18 and 46, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Van Horne to Reject  
Claims 19-22, 47, and 48 Is Improper**

Regarding claims 19-22 that depend on claim 1 and claim 47 that depends on claim 38, the Examiner considers that Bartoli et al. teach each and every claimed element except that the record of the payment instrument details includes the payment amount, a unique transaction identification number, and a fabricated card expiration date, which are stored in the database of either or both of the home banking server and the credit card authorization server as recited in claims 19-22 and 47, which the Examiner considers to be taught by Van Horne. As noted above, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 38 and similarly has failed to establish a *prima facie* case of unpatentability for claims 19-21 that depend on claim 1 and claim 47 that depends on claim 38, and Van Horne fails to remedy the deficiencies of Bartoli et al. On the contrary, Van Horne teaches a communications network which allows remote connection of client computers to the Internet via a server system that is capable of tracking, and billing usage time, a record of which is stored in a usage activity in a database, together with user identification and billing information, such as charge type, credit card holder name and expiration date. See, e.g., Van Horne, et al., Abstract; par 0018; sect. 0093.

Consequently, Bartoli et al. and Van Horne, either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the record of the single-use payment instrument details includes the payment amount, a unique transaction identification number, and a fabricated card expiration date, which are stored in the database of either or both of the home banking server and the credit card authorization server as recited in claims 19-22 and 47. Because the cited references, either alone or in combination, do not teach the limitations of claims 19-22 and 47, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.



**The Combination of Bartoli, et al. and Wolff to Reject  
Claims 25-28 and 49-52 Is Improper**

Regarding claims 25-28 that depend on claim 1 and claims 49-52 that depend on claim 38, the Examiner considers that Bartoli et al. teach each and every claimed element except that the customer is provided with the payment instrument details by the home banking server coupled to the customer's computing device over a global network as recited in claims 25-28 and 49-52, which the Examiner considers to be taught by Wolff. As noted previously, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 38 and similarly has failed to establish a *prima facie* case of unpatentability for claims 25-28 that depend on claim 1 and claims 49-52 that depend on claim 38, and Wolff fails to remedy the deficiencies of Bartoli et al.. On the contrary, Wolff teaches a computer network which allows a customer to click on an ad banner embedded with a product identifier and IP address of a host computer which uses the identifier to retrieve and display information about the product, along with an input form and a confirmation form, for the user. See, e.g., Wolff, Abstract; Col 8, line 65-Col 9, line 15.

Consequently, Bartoli et al. and Wolff, either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the customer is provided with the single-use payment instrument details by a home banking server coupled to the customer's computing device over a global network as recited in claims 25-28 and 49-52. Because the cited references, either alone or in combination, do not teach the limitations of claims 25-28 and 49-52, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Moore, et al. to  
Reject Claim 31-33 and 53-55 Is Improper**

Regarding claims 31-33 that depend on claim 1 and claims 53-55 that depend on claim 38, the Examiner considers that Bartoli et al. teach each and every claimed element except that the request for authorization is received by the credit card authorization server from a website server of the vendor via a credit card acquirer service of the vendor coupled to the credit card authorization and website servers as recited in claims 31-33 and 53-55, which the Examiner considers to be taught by Moore et al. As already noted, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1 and 38 and similarly has failed to establish a *prima facie* case of unpatentability for claims 31-32 that depend on claim 1 and claims 53-55 that depend on claim 38, and Moore et al. fails to remedy the deficiencies of Bartoli et al. On the contrary, Moore et al. teaches a web server hosting a web page with a link to a transaction server embedded in the web page, to which is sent the information that the transaction server uses to process a purchase when the purchase is requested, including credit card verification, purchase amount authorization, and funds transfer, if needed. See, e.g., Moore et al., Col 3, lines 23-40; Col 5, lines 11-26.

Consequently, Bartoli et al. and Moore et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the request for authorization for the on-line transaction with the single-use payment instrument is received by a credit card authorization server from a website server of the vendor via a credit card acquirer service of the vendor coupled to the credit card authorization and website servers as recited in claims 31-33 and 53-55. Because the cited references, either alone or in combination, do not teach the limitations of claims 31-33 and 53-55, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Franklin, et al. to  
Reject Claim 34 Is Improper**

Regarding claim 34 that depends on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except that the transaction with the on-line vendor is authorized for the customer if the request for the authorization according to the single-use payment instrument details corresponds to the stored record of the single-use payment instrument details as recited in claim 34, which the Examiner considers to be taught by Franklin et al. As noted before, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claim 34 that depends on claim 1, and Franklin et al. fails to remedy the deficiencies of Bartoli et al. On the contrary, Franklin et al. teaches an online commerce card that exists only in digital form but that is linked to a permanent account number at the issuing bank, which allows the customer to use the temporary number as a proxy for the account number with a merchant who handles the temporary number like a credit card number, and when the merchant requests authorization, the bank associates the temporary number with the account number. See, e.g., Franklin et al., Abstract; Col 9, lines 30-42.

Consequently, Bartoli et al. and Franklin et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the on-line transaction with the vendor is authorized for the customer if the request for the authorization according to the single-use payment instrument details corresponds to the stored record of the single-use payment instrument details as recited in claim 34. Because the cited references, either alone or in combination, do not teach the limitations of claim 34, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Adams to Reject Claim 35 Is Improper**

Regarding claim 35 that depends on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except that the transaction with the on-line vendor is authorized for the customer if the request for the authorization is received before the expiry of the payment instrument as recited in claim 35, which the Examiner considers to be taught by Adams. As noted previously, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claim 35 that depends on claim 1, and Adams fails to remedy the deficiencies of Bartoli et al.. On the contrary, Adams teaches a POS terminal modified to store a list of invalid or expired credit card accounts to detect and refuse credit card authorization if an attempt is made to use such a card. See, e.g., Adams, Abstract; Col 6, lines 15-21.

Consequently, Bartoli et al. and Adams, either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the transaction with the on-line vendor is authorized for the customer if the request for the authorization is received before the expiry of the single-use payment instrument as recited in claim 35. Because the cited references, either alone or in combination, do not teach the limitations of claim 35, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Tsakanikas to  
Reject Claim 36 Is Improper**

Regarding claim 36 that depends on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except that the source of funds nominated by the customer for the on-line transaction with the vendor using the single-use payment instrument is debited for the payment amount authorized according to the payment instrument details as recited in claim 36, which the Examiner considers to be taught by Tsakanikas. As previously noted, the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claim 36 that depends on claim 1, and Tsakanikas fails to remedy the deficiencies of Bartoli et al.. On the contrary, Tsakanikas teaches use of a global computer network for printing legal currency and/or negotiable instruments on a fax or telecopier, laser printer, or ATM by inputting information from a remote location that allows a remote user to enter data and select a transaction, such as transferring money between accounts, withdrawing currency and debiting an account in the amount withdrawn, paying bills, and drafting official documents. See, e.g., Tsakanikas, Abstract; Col 12, lines 6-11.

Consequently, Bartoli et al. and Tsakanikas, either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the source of funds nominated by the customer for the on-line transaction with the vendor using the single-use payment instrument is debited for the payment amount authorized according to the single-use payment instrument details as recited in claim 36. Because the cited references, either alone or in combination, do not teach the limitations of claim 36, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Bartoli, et al. and Cozzi to Reject Claim 37 Is Improper**

Regarding claim 37 that depends on claim 1, the Examiner considers that Bartoli et al. teach each and every claimed element except that the record of the details of the single-use payment instrument for the on-line transaction, which are stored, can thereafter be removed from storage as recited in claim 37, which the Examiner considers to be taught by Cozzi. As already noted the Examiner has failed to establish the required *prima facie* case of unpatentability for independent claim 1 and similarly has failed to establish a *prima facie* case of unpatentability for claim 37 that depends on claim 1, and Cozzi fails to remedy the deficiencies of Bartoli et al.. On the contrary, Cozzi, simply observes that SQL is rich in its ability to manipulate data within a database table, while the RPG language's simple design provides a fast and efficient means of retrieving, updating, writing, and deleting database records. See, e.g., Cozzi, Abstract.

Consequently, Bartoli et al. and Cozzi, either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use payment instrument in which the record of the details of the single-use payment instrument for the on-line transaction, which are stored, can thereafter be removed from storage as recited in claim 37. Because the cited references, either alone or in combination, do not teach the limitations of claim 37, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

**The Combination of Linehan and Bartoli et al. to Reject Claim 58 Is Improper**

Independent method claim 58 proposes a method and system for performing an on-line transaction with a vendor using a single-use payment instrument which involves receipt by the financial institution server of the details for a customer-specified on-line transaction with the vendor, along with the buyer's selection of one of a number of financial accounts as the source of funds, from the computing device of the customer via the network. In turn, the financial institution server verifies an availability of funds in the account and generates details of a payment instrument for the specific transaction including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date processable via a credit card transaction processing system, and provides these details to the customer. Thereafter, a request for authorization of the specific transaction according to the payment instrument is received from the vendor, and the transaction is authorized, if the request corresponds to the payment instrument details.

The Examiner considers that Linehan teaches each and every element of claim 58 except: (1) the buyer's nomination of one of a number of financial accounts as the source of funds; and (2) the generation of a fabricated card expiration date processable via a credit card transaction processing system as recited in claim 58, both of which the Examiner considers to be taught by Bartoli et al. As noted by the Examiner, while Linehan teaches receiving the customer's identity and authentication information, such as user ID and password, from the customer's computer by an issuer gateway in response to a message received from the merchant's computer that also includes a payment amount and order description (See, e.g. Linehan, Col. 4, lines 9-23), Linehan neither teaches nor suggests that the transaction details are received by the financial institution server from the customer's computer, together with a nomination of a source of funds for the transaction from a plurality of options consisting of a plurality of financial accounts as recited in claim 58.

Nor does Bartoli et al. remedy the deficiencies of Lineham in that regard. On the contrary, as previously noted, Bartoli et al. teach that, as a pre-condition for shopping on-line with subscribing vendors, the customer must have registered in advance with the billing service and, as part of the advance registration process, must have furnished his choice of direct billing or billing through a credit or debit card via the billing service. Applicant's claimed invention does not impose such a pre-condition, and there is no need for the customer to register with a billing service and nominate a source of funds as a pre-condition of shopping with on-line vendors. Instead, as recited in claim 58, when the customer sends the transaction details to the financial institution's server via his computing device, he also sends his nomination of the source of funds for the transaction from the plurality of financial account options.

Further, as also noted by the Examiner, while Linehan teaches that an issuer gateway sends the merchant directly or indirectly an authorization token that includes a secondary account number linked in a database at the issuing bank to the customer's real credit card number, the secondary number clearly has no use without the authorization token. See, e.g. Linehan, Col. 4, lines 30-40; Col. 10, lines 49-67. Linehan neither teaches nor suggests generating and sending to the customer by the financial institution server the details of a payment instrument for the specific transaction that include a temporary credit card number and fabricated card expiration date processable via a credit card transaction processing system as recited in claim 58.

Likewise, Bartoli et al. do not remedy the deficiencies of Lineham in that regard. On the contrary, Bartoli et al. teach that after the billing system authenticates the customer, it generates the authorization token, which is clearly nothing more than a digitally signed and encrypted order created by the billing system, which it sends to the customer's browser together with a summary of the order and the charges for final approval by the customer. See, e.g., Bartoli et al., Col. 7, lines 35-49.

Consequently, Lineham and Bartoli et al., either separately or in combination with one another, do not recite the required combination of limitations proposing the method and system for performing an on-line transaction with a vendor using the single-use



payment instrument in which the details for the on-line transaction, along with the buyer's selection of one of a number of financial accounts as the source of funds, are received by the financial institution server, which verifies the availability of funds in the account and generates a temporary credit card number and fabricated card expiration date that is processable via a credit card transaction processing system and provides those details to the customer for use by the customer in the transaction with the vendor as recited in claim 58.

Because the cited references, either alone or in combination, do not teach the limitations of claim 58, the Examiner has failed to establish the required *prima facie* case of unpatentability. See In re Royka, 490 F.2d 981, 985 (C.C.P.A., 1974) (holding that a *prima facie* case of obviousness requires the references to teach all of the limitations of the rejected claim); See also MPEP §2143.03.

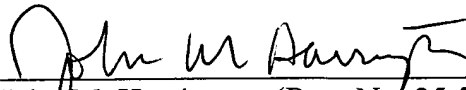
#### **(9) Conclusion**

For at least the reasons given above, the rejections of claims 1-58 are improper. Applicant respectfully requests the final rejection by the Examiner be reversed and claims 1-58 be allowed. Attached below is an Appendix of claims 1-58 for ease of reference.

This brief is being submitted in triplicate.

Respectfully submitted,

Date: 2/20/04

By:   
John M. Harrington (Reg. No. 25,592)  
For George T. Marcou (Reg. No. 33,014)

KILPATRICK STOCKTON LLP  
607 14<sup>th</sup> Street, NW, Suite 900  
Washington, DC 20005  
(202) 508-5800

## APPENDIX OF CLAIMS

1. A method for performing an on-line transaction with a vendor using a single-use payment instrument, comprising:
  - receiving details for the on-line transaction with the vendor from a customer;
  - receiving a nomination of a source of funds for the transaction for the customer;
  - verifying an availability of funds for a payment amount for the transaction in the nominated source of funds;
  - generating details of a payment instrument for the transaction corresponding to the transaction details;
  - storing a record of the payment instrument details;
  - providing the customer with the payment instrument details for use in the transaction with the vendor;
  - receiving a request for authorization of the transaction for the customer according to the payment instrument details; and
  - authorizing the transaction with the vendor for the customer.
2. The method of claim 1, wherein receiving the transaction details further comprises receiving information about a payment amount for the transaction.
3. The method of claim 1, wherein receiving the transaction details further comprises receiving the transaction details by a home banking server.
4. The method of claim 3, wherein receiving the transaction details further comprises receiving the transaction details by the home banking server from a computing device of the customer over a network.
5. The method of claim 4, wherein receiving the transaction details further comprises receiving the transaction details by the home banking server from the computing device of the customer over a global network.

6. The method of claim 1, wherein receiving the nomination further comprises receiving the nomination of the source of funds from among a plurality of nomination options.
7. The method of claim 6, wherein receiving the nomination further comprises receiving the nomination of the source of funds from among the plurality of nomination options consisting of at least one of a credit card account, a checking account, and a savings account.
8. The method of claim 1, wherein receiving the nomination further comprises receiving the nomination of the source of funds by a home banking server.
9. The method of claim 8, wherein receiving the nomination further comprises receiving the nomination of the source of funds by the home banking server from a computing device of the customer over a network.
10. The method of claim 9, wherein receiving the nomination further comprises receiving the nomination of the source of funds by the home banking server from the computing device of the customer over a global network.
11. The method of claim 1, wherein verifying the availability further comprises verifying the availability of funds for the transaction payment amount in the nominated source of funds by a home banking server.
12. The method of claim 1, wherein verifying the availability further comprises reserving funds sufficient for the payment amount in the nominated source of funds.
13. The method of claim 12, wherein reserving the funds further comprises reserving the funds sufficient for the payment amount in the nominated source of funds for a predetermined expiry period.
14. The method of claim 13, wherein reserving the funds further comprises reserving the funds sufficient for the payment amount in the nominated source of funds for the predetermined expiry period by a home banking server.
15. The method of claim 1, wherein generating the details further comprises generating the details of the payment instrument specific to the transaction.

16. The method of claim 15, wherein generating the details specific to the transaction further comprises generating the details of the payment instrument consisting of at least the payment amount for the transaction and a unique identification number for the transaction.

17. The method of claim 16, wherein generating the details specific to the transaction further comprises generating details of the payment instrument consisting of a fabricated card expiration date.

18. The method of claim 1, wherein generating the details further comprises generating the details of the payment instrument specific to the transaction by a home banking server.

19. The method of claim 1, wherein storing the record further comprises storing the record of the payment instrument details consisting of at least the payment amount for the payment instrument and a unique transaction identification number for the payment instrument.

20. The method of claim 19, wherein storing the record further comprises storing the record of the payment instrument details including a fabricated card expiration date.

21. The method of claim 20, wherein storing the record further comprises storing the record of the payment instrument details in a database.

22. The method of claim 21, wherein storing the record further comprises storing the record of the payment instrument details in the database of at least one of a home banking server and a credit card authorization server.

23. The method of claim 1, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details consisting of at least the payment amount for the payment instrument and a unique transaction identification number for the payment instrument.

24. The method of claim 23, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details including a fabricated card expiration date.

25. The method of claim 24, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details by a home banking server.

26. The method of claim 25, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details by the home banking server coupled to a computing device of the customer.

27. The method of claim 26, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details by the home banking server coupled to the computing device of the customer over a network.

28. The method of claim 27, wherein providing the customer with the payment instrument details further comprises providing the customer with the payment instrument details by the home banking server coupled to the computing device of the customer over a global network.

29. The method of claim 1, wherein receiving the request for authorization further comprises receiving the request for authorization according to the payment instrument details consisting of at least the payment amount for the payment instrument and a unique transaction identification number for the payment instrument.

30. The method of claim 29, wherein receiving the request for authorization further comprises receiving the request for authorization according to the payment instrument details including a predetermined expiry for the payment instrument.

31. The method of claim 30, wherein receiving the request for authorization further comprises receiving the request for authorization by a credit card authorization server.

32. The method of claim 31, wherein receiving the request for authorization further comprises receiving the request for authorization by the credit card authorization server via a credit card acquirer service of the vendor;

33. The method of claim 32, wherein receiving the request for authorization further comprises receiving the request for authorization by the credit card authorization

server from a website server of the vendor via the credit card acquirer service of the vendor.

34. The method of claim 1, wherein authorizing the transaction further comprises authorizing the transaction if the request for authorization according to the payment instrument details corresponds to the stored record of the payment instrument details.

35. The method of claim 1, wherein authorizing the transaction further comprises authorizing the transaction upon receiving the request for authorization before a predefined expiry of the payment instrument.

36. The method of claim 1, further comprising debiting the nominated source of funds for the payment amount.

37. The method of claim 1, further comprising removing the stored record of payment instrument details.

38. A system for performing an on-line transaction with a vendor using a single-use payment instrument, comprising:

- means for receiving details for the on-line transaction with the vendor from a customer;

- means for receiving a nomination of a source of funds for the transaction for the customer;

- means for verifying an availability of funds for a payment amount for the transaction in the nominated source of funds;

- means for generating details of a payment instrument for the transaction corresponding to the transaction details;

- means for storing a record of the payment instrument details;

- means for providing the customer with the payment instrument details for use in the transaction with the vendor;

- means for receiving a request for authorization of the transaction for the customer according to the payment instrument details; and

- means for authorizing the transaction with the vendor for the customer.

39. The system of claim 38, wherein the means for receiving the transaction details further comprises a home banking server.

40. The system of claim 39, wherein the means for receiving the transaction details further comprises the home banking server coupled to a computing device of the customer over a network.

41. The system of claim 40, wherein the means for receiving the transaction details further comprises the home banking server coupled to the computing device of the customer over a global network.

42. The system of claim 38, wherein the means for receiving the nomination further comprises a home banking server.

43. The system of claim 42, wherein means for receiving the nomination further comprises the home banking server coupled to a computing device of the customer over a network.

44. The system of claim 43, wherein the means for receiving the nomination further comprises the home banking server coupled to the computing device of the customer over a global network.

45. The system of claim 38, wherein the means for verifying the availability further comprises a home banking server.

46. The system of claim 38, wherein the means for generating the details further comprises a home banking server.

47. The system of claim 38, wherein the means for storing the record further comprises a database.

48. The system of claim 47, wherein the means for storing the record further comprises the database of at least one of a home banking server and a credit card authorization server.

49. The system of claim 38, wherein the means for providing the customer with the payment instrument details further comprises a home banking server.



50. The system of claim 49, wherein the means for providing the customer with the payment instrument details further comprises the home banking server coupled to a computing device of the customer.

51. The system of claim 50, wherein the means for providing the customer with the payment instrument details further comprises the home banking server coupled to the computing device of the customer over a network.

52. The system of claim 51, wherein the means for providing the customer with the payment instrument details further comprises the home banking server coupled to the computing device of the customer over a global network.

53. The system of claim 38, wherein the means for receiving the request for authorization further comprises a credit card authorization server.

54. The system of claim 53, wherein the means for receiving the request for authorization further comprises the credit card authorization server coupled to a credit card acquirer service of the vendor.

55. The system of claim 54, wherein the means for receiving the request for authorization further comprises a website server of the vendor coupled to the credit card acquirer service of the vendor.

56. A method for performing an on-line transaction with a vendor using a single-use payment instrument, comprising:

receiving details for the on-line transaction with the vendor from a customer;

receiving a nomination of a source of funds for the transaction for the customer;

verifying an availability of funds for a payment amount for the transaction in the nominated source of funds;

generating details of a payment instrument for the transaction specific to the transaction corresponding to the transaction details and consisting of at least the payment amount for the transaction and a unique identification number for the transaction

embedded with a bank identification number for routing the request for authorization to an authorization server;

storing a record of the payment instrument details;

providing the customer with the payment instrument details for use in the transaction with the vendor;

receiving a request for authorization of the transaction for the customer according to the payment instrument details; and

authorizing the transaction with the vendor for the customer.

57. A method for performing an on-line transaction with a vendor using a single-use payment instrument, comprising:

receiving details for the on-line transaction with the vendor from a customer;

receiving a nomination of a source of funds for the transaction for the customer;

verifying an availability of funds for a payment amount for the transaction in the nominated source of funds;

generating details of a payment instrument for the transaction specific to the transaction corresponding to the transaction details and consisting of at least the payment amount for the transaction and a unique identification number for the transaction selected from a characteristic range of numbers identifiable by a web site server of the vendor as an authenticating number;

storing a record of the payment instrument details;

providing the customer with the payment instrument details for use in the transaction with the vendor;

receiving a request for authorization of the transaction for the customer according to the payment instrument details; and

authorizing the transaction with the vendor for the customer.

58. A method for performing an on-line transaction using a single-use payment instrument, comprising:

receiving details for a customer-specified on-line transaction with a vendor by a financial institution server from a computing device of the customer via a network, together with a nomination of a source of funds for the transaction from a plurality of options consisting of a plurality of financial accounts;

verifying an availability of funds for a payment amount for the specific transaction in the nominated source of funds by the financial institution server;

generating details of a payment instrument for the specific transaction corresponding to the transaction details consisting at least in part of the payment amount for the transaction, a temporary credit card number, and a fabricated card expiration date by the financial institution server processable via a credit card transaction processing system;

storing a record of the payment instrument details in a database by the financial institution server;

providing the customer with the payment instrument details for use in the specific transaction with the vendor by the financial institution server;

receiving a request for authorization of the specific transaction for the customer according to the payment instrument details from the vendor; and

authorizing the transaction with the vendor for the customer if the request for authorization corresponds to the payment instrument details.